



Introduction to Touchpoint Curriculum

Instructor Guide



**GUARD
YOUR
FINANCIAL
FUTURE**

PERSONAL FINANCIAL MANAGEMENT PROGRAM

I. COURSE ORGANIZATION AND OUTLINE

The *Introduction to Touchpoint Curriculum* course is organized into six parts:

1. **Introduction and Agenda**
2. **What are Touchpoints?**
 - Why do we have Touchpoint Curriculum? (NDAA & DoDi)
 - Learning Objectives
 - CG Touchpoint Process
 - Training Completion Options
 - Touchpoint Examples
 - Resources
3. **Road to Financial Readiness**
4. **Learning Objectives**
5. **Touchpoint Curriculum Examples**
 - Checklists and Handouts
 - PowerPoint (PPT) and Instructor Guide (IG)
 - Videos and Video Discussion Guide (VDG)
 - Online Learning
6. **Resources**

TOTAL: 30 minutes

II. LEARNING OBJECTIVES

Terminal Learning Objectives (TLOs)




1. Be familiar with the Touchpoints identified in the FY 16 NDAA and DoDi 1322.34.
2. Be familiar with the Touchpoint resources.
3. Demonstrate proficiency using Touchpoint Checklists and Handouts, Videos and Video Discussion Guides, and PowerPoint (PPT) Slides and Instructor Guides.
4. Demonstrate proficiency with skills learned in previous sessions to include financial counseling, mechanics of the FPW/eFPW, and instructional techniques.
5. Understand how financial literacy training requirements are tracked in the Coast Guard Online World of Learning (OWL).

III. CHAPTER PREPARATION

This is an administrative chapter designed to provide an overview of Touchpoint Curriculum. The CFS will not teach this class. The PowerPoint and Instructor Guide are provided in your manual for reference and informational purposes only.

Sections labeled “**INSTRUCTOR NOTE:**” include additional information for instructor background, as well as activities that provide practical application of key learning points. Instructor notes contain an icon and appear in a shaded text box for easier recognition.

CONTENT ICONS — The following icons are used throughout the guide:

<div>INSTRUCTOR NOTE:</div> <div>  </div>	<p>Instructor Note – (indicates additional information related to the content for the instructor)</p> <p>Checklist and Handout – (indicates a checklist or handout is associated with the content)</p> <p>Learning Activity – (indicates a learning activity)</p> <p>Video – (indicates an optional video)</p>
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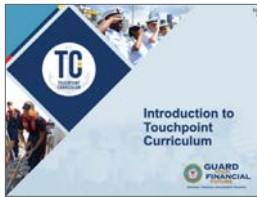
INSTRUCTOR NOTE: Being prepared for training promotes organization, projects a positive image, and reduces stress.

Be prepared to discuss the checklist and handouts in class. You should familiarize yourself with this content so you can effectively discuss each document during your presentation.

While this guide is written as a script, avoid reading it word-for-word. Familiarize yourself ahead of time so you feel comfortable covering the material in your own words. An in-depth review of each handout is not required but you are encouraged to manage time, course work, and audience interest during instruction.

Throughout the presentation, the checklist and handouts will be identified with an icon on the PowerPoint and an Instructor Note in this Instructor Guide.

IV. CONTENT



SLIDE 1

Introduction

Facilitator Introduction

Introduce yourself.

Hello, my name is _____.

I am a _____.

(Describe your experience as a facilitator or with personal financial management.)

Disclaimer: The information provided in this course does not constitute a formal endorsement of any company, its products, or services by the Coast Guard. Specifically, the appearance or use of external hyperlinks does not constitute endorsement by the Coast Guard of the linked websites, or the information, products, or services contained therein. The Coast Guard does not exercise any editorial control over the content you may find in these resources. The intent is to provide informative material to assist Coast Guard members and their families in identifying or exploring multiple options.



SLIDE 2

Agenda

Over the next 30 minutes, we'll discuss Touchpoint Curriculum and how you'll use it as a CFS. We'll talk about the policy that mandates the training and the principles it's built on. We'll define all 12 Touchpoints, the learning objectives of each, the tools you have available and how the military keeps track of this training.



SLIDE 3

Why Do We Have Touchpoint Curriculum?

Section 992 of Title 10, U.S.C. and FY16 National Defense Authorization Act (NDAA) mandated that financial literacy training is provided at personal and professional touchpoints across the military lifecycle, beginning with recruit and officer accessions training and continuing throughout a Service Member's career and transition to civilian life.



INSTRUCTOR NOTE: (OPTIONAL) Why does the Coast Guard care about your financial situation? Service members have primary responsibility for maintaining their financial readiness. Financial readiness is a state in which successful management of personal financial responsibilities supports a Service member's ability to perform his or her wartime responsibilities. Lack of financial readiness can have negative impacts on mission readiness and the military's ability to carry out its responsibilities in support of the National Defense Strategy. Financial readiness impacts mission readiness. Refer learners to TC 1 CFS Reference Manual, pages 1-5 through 1-18.



SLIDE 4

What Are the Touchpoints?

INSTRUCTOR NOTE: Refer learners to page 1-19 for the Road to Financial Readiness.

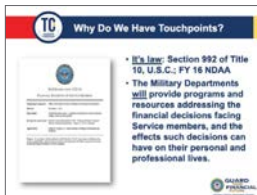
As a CFS, it's important for you to understand each of these Touchpoints so you can deliver the right training at the right time to Service members.

Think of your financial journey as a road trip. Where are you now? Where do you want to be? How will you get from here to there? As with most successful journeys, you'll need to chart your course and make a plan. You'll also need regular fill-ups and tuneups along the way. Quite likely, even some course corrections or detours.

Touchpoint Curriculum is like a pit stop on the road to financial readiness that allows Service members to pull off the road to get the help they need when they need it. As a CFS, you lead the pit crew. But your PFMs are always here to help!

There are over a dozen Touchpoints identified in the FY 16 NDAA and illustrated on this Road to Financial Readiness flyer. Each of these major events come with financial considerations and decisions. Each of these personal or professional milestones come with a lot of financial considerations and decisions.

Personal Financial Managers and CFS will use the Touchpoint resources to provide actionable, relevant, and timely information to help people make the decisions needed to be made. You'll help them improve financial skills so they can make good financial decisions and follow through on their financial action plans.



SLIDE 5

What Do We Have Touchpoints?

Like all common military training (CMT), Touchpoint Curriculum has specific Terminal Learning Objectives (TLOs).

The TLOs are organized into six major categories:

1. Basic Finance
2. Consumer Protections
3. Major Purchases
4. Planning for the Future
5. Compensation, Benefits and Entitlements
6. Saving and Investing

Each of these categories have specific TLOs that are designed to ensure that Service members gain knowledge, skills, and abilities that are applicable to each Touchpoint.

The thumbnail shows a slide titled 'Terminal Learning Objective (TLO) Matrix'. It features a table with columns for 'Major Topics', 'Touchpoints', and 'TLOs'. The 'Major Topics' listed are Basic Finance, Consumer Protection, and Planning for the Future. The 'Touchpoints' listed are Initial Entry Training (IET), Transition Assistance Training (TAP), and Major Life Events. The 'TLOs' column contains 'X' marks indicating which TLOs are required for each touchpoint.

SLIDE 6

Terminal Learning Objective (TLO) Matrix



INSTRUCTOR NOTE: Refer learners to the TLO Matrix.

This Matrix establishes standard CMT TLOs required at each training point. Unless otherwise directed, leaders at all levels may use these TLOs to meet financial readiness CMT requirements, may determine how best to achieve these requirements, and will use their individual and collective training assessments to identify subject matter gaps consistent with DoDI 1322.34.

Let me orient you to the Matrix.

Major Topics in first column: First thing I'll mention are the major topics along the left column. Each learning objective is categorized under these six major topics. On this page, you see Basic Finance, Consumer Protection, and Planning for the Future.

Top row: Now let's look at the Touchpoints listed along the top row. There are 10 listed. As a reminder, you won't deliver Initial Entry Training (IET) or Transition Assistance Training (TAP). Also note that Major Life Events includes *Marriage*, *First Child*, *Divorce*, and *Disability* since they all have the same TLOs.

Each "X" represents a TLO for that Touchpoint. Let's do a quick quiz to make sure you know how to follow this Matrix:

1. What's the first TLO for *First Duty Station*? "Understand the fundamentals of banking services and fees."
Why do you think this is important for a young Service member arriving at their first duty station?
2. What's the first TLO for the *Major Life Events*? "Understand fundamentals of creating and managing a spending plan."
Why do you think this might be an important thing to talk about when someone gets married or has a baby?

Thumbnail of the Terminal Learning Objective (TLO) Matrix slide. The slide shows a table with columns for various TLOs and rows for different training methods. The 'Notes' section at the top of the matrix is highlighted.

SLIDE 7

Terminal Learning Objective (TLO) Matrix

On this slide, I'd like to call your attention to the Notes section at the top of the Matrix:

1. Notice that the remaining three categories are listed here: Compensation, Benefits, and Entitlements, Saving and Investing, and Major Purchases.
2. See the Notes at the top of the page: PCS only applies to Service members in paygrades of E1-4 and O1-3. Promotion applies to paygrades E1-5 and O1-4. Major Live Events include *Marriage*, *First Child*, *Divorce*, and *Disability*. They will be delivered as needed.



SLIDE 8

Training Completion Options

Every job is easier with the right tool. That's why we're giving you a toolbox and the flexibility and autonomy to determine which tool is right for your job.

There are three different ways you can teach *Touchpoint Curriculum*. You decide which one best fits the needs of your client, your knowledge and familiarity of topic, or the resources available to you.

Each of these three tools in your toolbox meet TLOs for that specific Touchpoint.



SLIDE 9

One on One: Touchpoint Checklists and Handouts



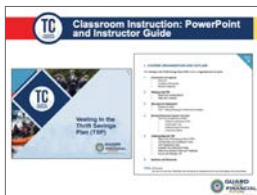
INSTRUCTOR NOTE: Refer learners to TC 3 *PCS* Member Checklist. What handouts are listed?

Each Touchpoint has a Counselor and Member Checklist. Each Checklist provides actionable, relevant, and timely information that Service members can use to make informed financial decisions. Both have the same content so here's the main difference.

- The Counselor Checklist has notes that help guide your conversation with your member.
- The Member Checklist has signature blocks for both of you to sign and date to indicate when the counseling was completed.

One more note about checklists: In the top right corner, there is a blue box that lists handouts applicable to that Touchpoint. Handouts provide more detailed information to reinforce learning objectives.

These checklists are great tools for everyone. They serve as fundamental learning tools for financially inexperienced Service members or reminders for those who are already on track with their finances. They are comprehensive and proactive tools that help you to handle small tasks before they become big issues. You don't have to be an expert in every topic. That's what a checklist is for.



SLIDE 10

Classroom Instruction: PowerPoint and Instructor Guide



INSTRUCTOR NOTE: Refer learners to TC 5 *Vesting in the TSP*.

Each Touchpoint has a PowerPoint presentation and Instructor Guide. You may choose this option to deliver Touchpoint Curriculum training if you have a group of Service members that need the same training at the same time.

Even if you decide to teach from a PPT, you will reference checklists and handouts throughout the presentation.



SLIDE 11



Classroom Instruction: Videos and Video Discussion Guide

INSTRUCTOR NOTE: Refer learners to TC 6 *Continuation Pay* Video Discussion Guide.

Finally, there are Videos and Video Discussion Guides that may be used to satisfy Touchpoint Curriculum. These are a series of short videos that you can use if you are not familiar teaching a topic. The Video Discussion Guide gives specific talking points and knowledge checks between videos.

This may be a great way to provide training to your command if you aren't 100% comfortable teaching a class with a PPT presentation. Remember that PFMs can come co-teach with you to help get you comfortable with the material.

With both methods of classroom training, PPT and Videos, you'll always use the checklist and handouts. Remember to sign and date the Member checklist to verify completion of training.

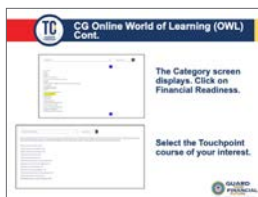


SLIDE 12

CG Online World of Learning (OWL)

Online learning is another option for completion of Touchpoint training. Coast Guard members are able to complete their Touchpoint training on the USCG OWL site, which will record their completion of training. Talk to your PFM or CFS to find out what online or self-service Touchpoint training options are available.

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SLIDE 13

CG Online World of Learning (OWL) Cont.

Your CG Touchpoint Toolbox is available in many different places to include FINRED'S Learning Resource Library (LRL), Coast Guard CFS milSuite site, and USCG OWL.

You may receive a hard copy of printed materials and a DVD with PPT/IGs and Videos/VDGs. Hard copy of materials includes: Checklists and handouts, PowerPoint (PPT) Training Slides and Instructor Guides, Videos and Video Discussion Guides.



SLIDE 14

CG Touchpoint Training Process

How does this all begin? When does a Service member know when they have a Touchpoint requirement?

This slide is specific to USCG only.

1. Coast Guard member is notified by CFS or PFM of available Touchpoint Training.
2. CFS or PFM delivers Touchpoint Curriculum or refers Coast Guard members to USCG OWL or <https://cg-owl.uscg.mil/moodle>.
3. Upon Touchpoint completion, Coast Guard member provides verification of completed training by using the USCG OWL site self-certify option. Member will be directed to input date of completion and counselor name in the USCG OWL.

It is important for you as a PFM or CFS to get and stay connected with your unit leadership / Command Point of Contacts (POCs). These are key partners to help ensure financial literacy Common Military Training (CMT) gets delivered and recorded.



SLIDE 15

Resources

You have many resources available to you.

Checklists and handouts are a great resource to help navigate the financial decisions you'll need to make and help others make, so become familiar with them and refer back to them.

You are not alone! You have many layers of support to help you learn more and make good financial decisions.

You can reach out to your unit CFS, nearest PFM, or Money Coach through CG SUPRT. You may also attend a personal finance workshop at your nearest Health, Safety and Work-Life (HSWL) Regional Practice. Additionally, you may contact one of the relief societies including Coast Guard Mutual Assistance (CGMA). You may also access the Coast Guard Work-Life mobile app or the FINRED Sen\$e mobile app for assistance with a variety of personal finance issues.



SLIDE 16

Questions?

As a reminder, Touchpoint Curriculum is a life cycle/career cycle approach to financial literacy training. As a CFS, you play a critical role in its delivery. You are your command's subject matter expert but you are not alone. Partner with your Personal Financial Manager whenever you need assistance. We are here for you. Thank you in advance for helping improve mission readiness through financial readiness. Questions?

Touchpoint Toolbox Demos

INSTRUCTOR NOTE: This slide is for use during in-person class only. Virtual adaptation does not include small group presentations.